

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Juan C. Rey Debtor

District/off: 0313-2

Case No. 19-14497-elf Chapter 13

Date Rcvd: Jul 30, 2019

CERTIFICATE OF NOTICE

Page 1 of 2

Form ID: 3091 Total Noticed: 25

User: Keith

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 01, 2019.
db
                   +Juan C. Rey, 1303 Astor Street,
                                                               Norristown, PA 19401-3220
                  +United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502,
ust.
                     Philadelphia, PA 19106-2908
                                                                                  C/O Sandler & Marchesini,
14358337
                  +Encompass Insurance Co., James & Camille White,
                  1500 Walnut Street, Philadelphia, PA 19102-3523
+Fernando Suarez & Co., 5553 Rising Sun Avenue, Philadelphia, PA 19120-3045
14358339
14358342
                  +Key Bank, NA, 9869 Buslteton Avenue,
                                                                    Philadelphia, PA 19115-2611
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: get24esq@aol.com Jul 31 2019 02:50:31 GARY E. THOMPSON,

150 E. Swedesford Road, 1st Floor, Wayne, PA 19087

tr +E-mail/Text: bncnotice@ph13trustee.com Jul 31 2019 02:51:27 WILLIAM C. MILLER, Esq.,
                   Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229

E-mail/Text: megan.harper@phila.gov Jul 31 2019 02:51:11 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15
smg
                                                                                              1515 Arch Street 15th Floor,
                     Philadelphia, PA 19102-1595
                   E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 31 2019 02:50:45
smg
                     Pennsylvania Department of Revenue, Bankruptcy Division,
                                                                                             P.O. Box 280946,
                     Harrisburg, PA 17128-0946
                  +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 31 2019 02:51:10
                                                                                                            U.S. Attorney Office,
sma
                  c/o Virginia Powel, Esq., Room 1250, +EDI: AMEREXPR.COM Jul 31 2019 06:38:00
                                                                     615 Chestnut Street, Philadelphia, PA 19106-4404
14358330
                                                                        American Express.
                                                                                                POB 1270,
                    Newark, NJ 07101-1270
                  +EDI: RMCB.COM Jul 31 2019 06:38:00
Elmsford, NY 10523-0935
                                                                  American Traffic Citations, C/O RMBC, POB 1235.
14358331
14358332
                  +EDI: TSYS2.COM Jul 31 2019 06:38:00
                                                                    Barclays Bank Of DE, 700 Prides Crossing,
                    Newark, DE 19713-6102
                  +EDI: CITICORP.COM Jul 31 2019 06:38:00 Citibank., POB 65 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 31 2019 02:50:45
                                                                                      POB 6500,
14358333
                                                                                                      Sioux Falls, SD 57117-6500
14358335
                                                                                                   Commonwealth Of PA,
                    POB 280946, Harrisburg, PA 17128-0946
                  +E-mail/Text: legal@easternfunding.com Jul 31 2019 02:50:40
14358336
                                                                                                Eastern Funding,
                     213 W. 35th Street, New York, NY 10001-0209
                  +E-mail/Text: bankruptcy@erieinsurance.com Jul 31 2019 02:51:32
14358338
                                                                                                     Erie Insurance Group,
                    100 Erie Insurance Place, Erie, PA 16530-0001
                   EDI: IRS.COM Jul 31 2019 06:38:00 IRS, Philadelphia, PA 19255
14358340
14364966
                   +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jul 31 2019 02:51:08
                                                                                                         KeyBank, N.A.,
                     4910 Tiedeman Rd., Brooklyn, OH 44144-2338
                   EDI: RESURGENT.COM Jul 31 2019 06:38:00
                                                                         LVNV Funding, LLC, Resurgent Capital Services,
14360095
                    PO Box 10587, Greenville, SC 29603-0587
14358343
                  +E-mail/Text: bankruptcyteam@quickenloans.com Jul 31 2019 02:51:10
                                                                                                         Quicken Loans,
                    635 Woodward Avenue, Detroit, MI 48226-3408
                   EDI: TDBANKNORTH.COM Jul 31 2019 06:38:00
EDI: USBANKARS.COM Jul 31 2019 06:38:00
                                                                   :00 TD Bank NA, POB 746, Keene, NH 03431
0 US Bank, POB 790408, St Louis, MO 63179
USAA Federal Savings Bank, 10750 McDermott Free
14358345
14358346
                  +EDI: USAA.COM Jul 31 2019 06:38:00
San Antonio, TX 78288-1600
                                                                                                     10750 McDermott Freeway,
14358347
                  +EDI: WFFC.COM Jul 31 2019 06:38:00
14358348
                                                                   Wells Fargo Visa, POB 6412,
                    Carol Stream, IL 60197-6412
                                                                                                                TOTAL: 20
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
14358344
                   Rey Investments, Inc
14358334*
                  +Citibank., POB 6500,
                                                 Sioux Falls, SD 57117-6500
                 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
14358341*
                  (address filed with court: IRS, Philadelphia, PA 19255)
                                                                                                                TOTALS: 1, * 2, ## 0
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Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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District/off: 0313-2 Page 2 of 2 Date Rcvd: Jul 30, 2019 User: Keith Form ID: 309I Total Noticed: 25

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on July 25, 2019 at the address(es) listed below:

GARY E. THOMPSON on behalf of Debtor Juan C. Rey get24esq@aol.com

KEVIN G. MCDONALD on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com United States Trustee USTPRegion03.PH.ECF@usdoj.gov WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

Case 19-14497-elf Doc 9 Filed 08/01/19 Entered 08/02/19 00:58:36 Desc Imaged

Information to	identify th	e case:	- Certinicate or	140tice 1 age 3 01 4
Debtor 1	Juan C. Rey			Social Security number or ITIN xxx-xx-5575
	First Name	Middle Name	Last Name	EIN
Debtor 2				Social Security number or ITIN
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN
United States Bankruptcy Court		strict of Pennsylvania	Date case filed for chapter 13 7/17/19	
Case number: 19	-14497-elf			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Juan C. Rey	
2.	All other names used in the last 8 years		
3.	Address	1303 Astor Street Norristown, PA 19401	
	B.1. 1. "	GARY E. THOMPSON	Contact phone 610-701-6361
4.	Debtor's attorney Name and address	150 E. Swedesford Road 1st Floor Wayne, PA 19087	Email: get24esq@aol.com
5.	Bankruptcy trustee	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377
	Name and address		Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open:
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
			Contact phone (215)408–2800
			Date: 7/30/19

For more information, see page 2

Debtor Juan C. Rey

Case number 19–14497–elf

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	September 11, 2019 at 11:00 AM	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107			
	case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.				
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 11/10/19			
	required filing fee by the following deadlines.	 You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or 				
		 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 				
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/25/19			
		Deadline for governmental units to file a proof of claim:	Filing deadline: 1/13/20			
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$625.00 The hearing on confirmation will be held on: 10/1/19 at 10:00 AM, Location: Courtroom #1, 900 Market Street,	·			
10. Creditors with a foreign address		If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.				
11. Filing a chapter 13 bankruptcy case Chapter 13 allows an individual with regular income and debts below a specified amount of according to a plan. A plan is not effective unless the court confirms it. You may object to plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be set the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing in not indicated on this notice, you will be sent notice of the confirmation hearing in not indicated on this notice, you will be sent notice of the confirmation hearing in not indicated on this notice, you will be sent notice of the confirmation hearing in not indicated on this notice, you will be sent notice of the confirmation hearing in not indicated on this notice, you will be sent notice of the confirmation hearing in not indicated on this notice, you will be sent notice of the confirmation hearing in not indicated on this notice.		s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The				
12. Exempt property		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.				
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the ole exemptions in line 8.	scharged until all payments under the plan to the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If their debts under 11 U.S.C. § 1328(f), you			